

PRIVACY STATEMENT

ENRIZEN FINANCIAL GROUP PTY LTD

PRIVACY POLICY STATEMENT

November 2022

Your privacy is important to us. At Enrizen Financial Group Pty Ltd (Enrizen) and its related body corporates, we are committed to being open about how we use personal information. All companies part of Enrizen (see Enrizen in Australia below for more information) adhere to Enrizen's Privacy Policy Statement outlined in this policy. The statement outlines Enrizen's policy on how we manage the personal information we hold about our customers, shareholders and others.

It is Enrizen's policy to respect the confidentiality of information and the privacy of individuals. Enrizen is bound by the National Privacy Principles contained in the Commonwealth Privacy Act.

Enrizen's Privacy Policy Statement will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by the most current Enrizen Privacy Policy Statement.

ENRIZEN'S PRIVACY POLICY IS BASED ON OPENNESS

We are committed to being open about how we use personal information. Where our documents ask for personal information, we will generally state the purposes for its use and to whom it may be disclosed.

WHY DOES ENRIZEN COLLECT PERSONAL INFORMATION

Our business is to understand and meet our customers' needs over their lifetime for a wide range of financial and other services. To do this effectively, we need to collect certain personal information. Our business units provide many financial and professional services under the Enrizen brand. They include (but are not limited to):

- Investment advice and financial planning advice
- Insurance advice (both general insurance and life insurance)
- Finance and mortgage broking services
- Legal services
- Accounting services

WHAT KIND OF PERSONAL INFORMATION DO WE ASK FOR?

Because of the nature of the products and services provided, government regulations and taxation laws, we ask for a range of personal information from our customers.

The type of personal information we may collect can include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements and employment details.

We obtain most of the information directly from our customers through application or other forms, and from maintaining records of information provided in the course of ongoing advice or customer service. We may also obtain information from other sources.

We may ask for other information voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our customers or potential customers.

Some of our insurance plans and other contracts also require us to collect sensitive information. For more details, see the section 'Sensitive information is subject to greater restrictions'.

If you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

HOW DO WE USE THIS INFORMATION AND WHO MAY WE DISCLOSE IT TO?

While we may send you marketing material from time to time that we think will be useful to you, we are conscious of the need to respect your privacy.

Unless you are informed otherwise, the personal information we hold is used for establishing and managing your financial products, finance products, financial, finance and professional services, reviewing your ongoing needs, enhancing customer



Enrizen Financial Group Pty Ltd

ABN 35 151 829 131
T: +61 (0) 2 8316 3950
F: +61 (0) 2 8316 3999

Level 28, 88 Phillip St,
Sydney, NSW
Australia 2000

Privacy Statement
GPO Box 225,
Sydney, NSW 2001
Australia 2001

Version 20221101
www.enrizen.com.au
www.enrizencapital.com.au
enquiries@enrizen.com.au

service and product options and giving you ongoing information or opportunities that we believe may be relevant to your financial needs and other circumstances.

Depending on the product or services concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to:

- Other areas within Enrizen and associated entities who provide financial, finance or professional services
- Financial planners, brokers and those who are authorised by Enrizen to review customers' needs and circumstances from time to time
- Service providers and specialist advisers to Enrizen who have been contracted to provide Enrizen with administrative, financial, insurance, research or other services
- Insurers, investment funds, investment platforms or credit providers
- Courts, tribunals and regulatory authorities as agreed or required by law
- Credit reporting or reference agencies or insurance assessors or insurance investigators
- Anyone authorised by an individual or entity and as specified by that individual or entity or by contract.

SENSITIVE INFORMATION IS SUBJECT TO GREATER RESTRICTIONS

Some personal information we hold is 'sensitive'. Sensitive information relates to a person's racial or ethnic origin, membership of political bodies, religious beliefs, trade union membership, sexual preferences or activities, criminal record, state of health and medical history.

The way we use tax file numbers and information received from a credit reporting agency about an individual is also restricted by law.

Sensitive information is usually needed for applications for death, sickness and disability insurance and to manage claims on those products. It may also be relevant to credit and other applications. Tax file numbers are also required when provide taxation advice to our clients. It is Enrizen's policy that sensitive information will be used and disclosed only for the purpose for which it was provided, unless the customer agrees otherwise or the use or disclosure of this information is allowed by law. Documents asking for sensitive information will explain this.

MANAGEMENT OF PERSON INFORMATION

Enrizen trains its employees to respect the confidentiality of customer information and the privacy of individuals. Enrizen regards breaches of your privacy very seriously and will impose appropriate penalties including dismissal. Enrizen has appointed a Privacy Officer to ensure that Enrizen's management of personal information is in accordance with this statement and the Privacy Act.

HOW DO WE STORE PERSONAL INFORMATION?

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities and paper-based files and other records, and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure. We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

HOW DO WE KEEP PERSONAL INFORMATION ACCURATE AND UP-TO-DATE?

Enrizen endeavours to ensure that personal information it holds is accurate and up-to-date. We realise that this information changes frequently with changes of address and other personal circumstances. We can generally update your customer information over the phone or via electronic communication.

YOU HAVE THE RIGHT TO CHECK WHAT PERSONAL INFORMATION ABOUT YOU IS HELD BY US



Enrizen Financial Group Pty Ltd

ABN 35 151 829 131
T: +61 (0) 2 8316 3950
F: +61 (0) 2 8316 3999

Level 28, 88 Phillip St,
Sydney, NSW
Australia 2000

Privacy Statement
GPO Box 225,
Sydney, NSW 2001
Australia 2001

Version 20221101
www.enrizen.com.au
www.enrizencapital.com.au
enquiries@enrizen.com.au

Under the Commonwealth Privacy Act, you have the right to obtain a copy of any personal information which Enrizen holds about you and advise Enrizen of any perceived inaccuracy. The Act does set out some exceptions to this. To make a request, you will need to complete an application form verifying your identify and specifying what information you require.

We will acknowledge your request within 14 days and respond promptly to it. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any materials requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

WHAT IF YOU HAVE A COMPLAINT?

If you consider that any action of Enrizen breaches this Privacy Policy Statement or the National Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly.

To make a complaint, please telephone us on +61 2 8316 3950.

If you are not satisfied with our response to your complaint, you can telephone the Commonwealth Privacy Commissioner's hotline on 1300 363 992

ENRIZEN IN AUSTRALIA AND HOW TO CONTACT US?

Enrizen has a number of entities within the group. These are detailed below:

- Enrizen Financial Group Pty Ltd
- Enrizen Pty Ltd (Australian Financial Services Licence & Australian Credit Licence Holder No. 403 905)
- Enrizen Accounting Pty Ltd
- Enrizen Capital Pty Ltd
- Enrizen Financial Planning Pty Ltd
- Enrizen Money Pty Ltd
- Enrizen Lawyers Pty Ltd
- Enrizen Services Pty Ltd

Certain Enrizen entities may adopt additional procedures relating to the collection and handling of personal information. Such documentation does not detract from the Enrizen policy and any intra-related procedures between the Enrizen entities are intended to be read together.

If you wish to make a general enquiry about Enrizen's privacy policy; change your personal information or obtain an application form for access to your personal information, please phone Enrizen on +61 2 8316 3950.

FURTHER INFORMATION ON PRIVACY

Further information may be obtained on privacy issues in Australia by visiting the Australian Information Commissioner's website at <http://www.privacy.gov.au>.

PRIVACY: WEB SUPPLEMENT

This statement outlines some privacy issues specific to the enrizen.com.au and enrizencapital.com.au websites.

INTERACTIVE TOOLS

Both the enrizen.com.au and enrizencapital.com.au websites may provide you with interactive tools designed to help you make an informed choice with certain financial and other decisions. Some of these tools include budget planners, debt reduction calculators, home loan comparison and superannuation calculators. Enrizen does not collect any of the personal information you enter when using the interactive tools on our websites.

WHAT IS A COOKIE AND HOW DOES ENRIZEN USE COOKIES?



Enrizen Financial Group Pty Ltd

ABN 35 151 829 131
T: +61 (0) 2 8316 3950
F: +61 (0) 2 8316 3999

Level 28, 88 Phillip St,
Sydney, NSW
Australia 2000

Privacy Statement
GPO Box 225,
Sydney, NSW 2001
Australia 2001

Version 20221101
www.enrizen.com.au
www.enrizencapital.com.au
enquiries@enrizen.com.au

Cookies are small pieces of text stored on your computer. The purpose of this information is to provide you with a more relevant and effective experience on our websites, including presenting web pages according to your needs and preferences. Enrizen may also use independent external service providers to track traffic and usage on our websites.

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. You may not be able to access some parts of the enrizen.com.au or enrizencapital.com.au websites if you choose to disable the cookie acceptance in your browser, particularly the secure parts of the website. We therefore recommend you enable cookie acceptance to benefit from all the services on our websites.

TECHNOLOGY MOVEMENTS

Enrizen is constantly striving to improve functionality on our websites through technology changes. This may mean a change to the way in which personal information is collected or used. The impact of any technology changes which may affect your privacy, will be notified in this Supplement at the time of change.

LINKS TO THIRD PARTY WEBSITES

Enrizen websites may have links to external third party websites that may benefit the user. External websites should contain their own privacy statements and we recommend you review them when using their website. Please note, however, that third party websites are not covered by Enrizen's privacy policy and these sites are not subject to Enrizen's privacy standards and procedures.



Enrizen Financial Group Pty Ltd

ABN 35 151 829 131
T: +61 (0) 2 8316 3950
F: +61 (0) 2 8316 3999

Level 28, 88 Phillip St,
Sydney, NSW
Australia 2000

Privacy Statement
GPO Box 225,
Sydney, NSW 2001
Australia 2001

Version 20221101
www.enrizen.com.au
www.enrizencapital.com.au
enquiries@enrizen.com.au